



Ensuring Integrity
in our Marketplace

REFUNDS AND RETURNS: Just Read The Fine Print

In Maryland, a store's refund policy may vary from "no refunds" to "refunds cheerfully given even if you do not have a receipt". No matter what the store's refund policy is, it must be disclosed to you at the time of sale either by a sign in the store or by some notation on the receipt or label.

[OCP: A-Z Advice - Refund Policies](#)

2010 ♦ January

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FIREWOOD AND FIREPLACES: The Cold Facts

- Maryland law requires that firewood be sold by dealers licensed by the Maryland Department of Natural Resources.
- Never burn freshly treated wood or garbage.
- Never leave fire unattended.
- Dispose of ashes properly.

<http://dnr.maryland.gov/forests/forester/firewoodinfo.html>

www.dnr.state.md.us/forests/fpo_search.asp

2010 ♦ February

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BUYING A CAR? Tread Carefully

Be careful when reviewing the true price of a car. Often, advertisements may include rebates and incentives but exclude standard charges such as freight and tax. Be sure to do your homework!

[OCP: A-Z Advice – Automotive Sales](#)

<http://www.ftc.gov/bcp/edu/pubs/consumer/autos/aut03.shtm>

2010 ♦ March

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INSURANCE FRAUD: Swoop, Squat and Swindle

Be careful of staged auto accidents. These auto “accidents” may result in your insurance company paying thousands of dollars in claims. To avoid being a victim, maintain a safe distance from the car in front of you.

<https://www.nicb.org/home>

2010 ♦ April

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FORECLOSURE RESCUE: Question Lifelines

Watch out for foreclosure rescue companies offering “help.” Be wary of companies pressuring you to sign blank documents, surrender title of your home or instructing you to send mortgage payments directly to them.

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm>

<http://www.fdic.gov/consumers/loans/prevention/rescue/index.html>

2010 ♦ May

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HOME IMPROVEMENTS: Research Required

In warm weather, be wary of “Travelers” who go door-to-door offering to work on your home.

Do your homework! Be sure to research a contractor’s licensing status and complaint history BEFORE you sign a contract.

[OCP: A-Z Advice – Home Improvement](#)

<http://www.dllr.state.md.us/license/mhic/>

2010 ♦ June

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WORK-AT-HOME: No Advances

- Maryland law prohibits advance payments for instructional booklets, brochures, and materials.
- Don't be fooled by guaranteed income.
- Never pay any money up-front.

[OCP: A-Z Advice – Work-At-Home](#)

<http://www.ftc.gov/bcp/edu/pubs/consumer/invest/inv14.shtm>

<http://www.oag.state.md.us/consumer/edge87.htm>

2010 ♦ July

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TELEMARKETERS

Are you tired of getting unwanted sales calls? The Federal Trade Commission (FTC) is responsible for the National Do Not Call Registry which was created to help manage telemarketing calls.

Never give out vital information such as credit card number, social security number or birth date. Don't be afraid to ask callers to remove you from their call list.

[OCP: A-Z Advice – Do Not Call](#)
www.donotcall.gov

2010 • August

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EMAIL FRAUD:

Phishing is the fraudulent process of attempting to acquire sensitive information such as username, password, or credit card details by masquerading as a legitimate entity in an electronic communication.

- Don't be fooled by good graphics.
- Don't respond to an unsolicited email.
- Don't click on a link in an email. Go directly to the business site.

[OCP: A-Z Advice – Phishing and Pharming](#)

2010 ♦ September

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FAIR CREDIT BILLING

- If you are denied credit based on a credit report, you are entitled to receive a free copy of that report.
- Report any inaccurate information to the credit reporting agency.
- Dispute credit card charges in writing.
- If you are facing financial problems, consider enrolling in a licensed counseling program.

[OCP: A-Z Advice - Credit](#)
www.annualcreditreport.com
www.consumer-action.org
www.ftc.gov

2010 ♦ October

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ADVERTISING SCAMS

“Bait and Add” is an ad featuring a service offered at an attractive price; when you respond to the ad, you are told that you need additional services at a higher price.

To avoid being scammed, ask for evidence that the work is needed, check prices against the competition, and make a few phone calls before agreeing to unexpected charges. The money you save may surprise you.

[OCP: A-Z Advice - Advertisements](#)

2010 • November

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GIFT CARDS

Consumers need to carefully choose a gift card since some include fees or have expiration dates. Maryland law prohibits imposing fees or expiration dates on retail cards sold in the state, until the cards are four years old.

Effective August 21, 2010, a new law will prohibit dormancy fees and service charges unless a card has been inactive for 12 months from the time of purchase. Expiration dates on a card can be no less than 5 years from the time the card was purchased or “reloaded”. For more information on gift cards, please view OCP’s [Gift Card Report](#).

2010 ♦ December

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